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OFFICE OF THE CHAPTER 13 STANDING TRUSTEE

2010 OCT 13 PM 2: 04

7 Southwoods Boulevard,, Albany, New York 12211

BANK A CF THE N.D. OF NY

Andrea E. Celli, Esq. Trustee Bonnie Baker, Esq. Assoc. Attorney Telephone: (518) 449-2043 Facsimile: (518) 449-2473 For payments Only: ALBAN P.O Box 1918 Memphis, TN 38101-1918

October 12, 2010

Bankruptcy Court James T. Foley U.S. Courthouse 445 Broadway, Suite 306 Albany, New York 12207

Re:

07-12215

James & Yanina Bay

To Whom It May Concern:

Enclosed please find check #921976 in the amount of \$.01. The amount represents an over payment of the plan from the debtor(s) in this case. All attempts to return these funds to the debtor have been unsuccessful. Our records reflect the debtor's name and address is as follows:

Debtor Refund:

James & Yanina Bay 12 Linda Road Elizaville, NY 12523

Very truly yours,

Cheryl Corning Cheryl Corning Office of Andrea Celli